

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Miriam K. Bernard : Chapter 13
:
Debtor. : Bankruptcy No. 15-15221AMC
:

CHAPTER 13 PLAN

1. The Debtor proposes to submit payments to the trustee in the amount of \$400/month for a period of thirty-six (36) months.

2. From these payments, the Debtor proposes that the trustee shall make the following payments:

- a. Payment of all administrative claims including the trustee's commission and expenses and any unpaid legal fees which are approved by the Court as being fair and reasonable; and
- b. Subsequent to the payment of administrative claims, payment in full of all unsecured non-priority claims that are timely filed and duly proven.

3. Debtor shall immediately list her residence located at 113 Grasmere Road, Bala Cynwyd, Pennsylvania for sale. Said property is subject to a consent judgment in mortgage foreclosure entered against Debtor and her spouse in the Montgomery County Court of Common Pleas at docket 2010-32934 in the amount \$388,091.00 plus interest and costs. Said judgment shall be paid in full from the proceeds of the sale of the real estate with interest at the judgment rate. Debtor shall market the property for sale through June 30, 2016 during which time adequate protection payments shall be made to Citimortgage directly in the amount of \$1600/month. In the event that the property is not sold by June 30, 2016, and the parties have not entered into an agreement to extend the time for sale, Debtor shall consent to relief from the automatic stay in favor of Citimortgage, or its successor in interest. The Trustee is directed to make no payment to Citimortgage, or its successor in interest, on any claim filed in this case.

4. The secured claims of the Internal Revenue Service, Pennsylvania Department of Revenue and Lower Merion Township shall also be paid from the proceeds of the sale of the real estate located at 113 Grasmere Road, Bala Cynwyd, Pennsylvania, unless the liens are satisfied prior to the sale. Currently, Debtor's spouse has an asset Chapter 7 case pending before this Court which is being administered and may satisfy the secured claims of these creditors prior to the sale

of the real estate. These liens shall remain in full force and effect until paid in full. The Trustee is directed to make no payment on any secured claims filed by the Internal Revenue Service, Pennsylvania Department of Revenue or Lower Merion Township.

4. Confirmation of this Plan shall constitute a finding by the Court that the Debtor has fully complied with all of the required pre-confirmation obligations imposed by Title 11 of the United States Code, the Rules of Bankruptcy Procedure, the Local Rules of this Court, and all Administrative Orders and any other procedures related to the implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.


Miriam K. Bernard / Date 09/04/2015

B6D (Official Form 6D) (12/07)

In re **Miriam K Bernard**Case No. **15-15221AMC**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
Citimortgage 1000 Technology Drive O Fallon, MO 63368-2240	X	J					
		11/2014 First Mortgage/Foreclosure Judgment 113 Grasmere Road, Bala Cynwyd, PA - residence					
		Value \$ 620,000.00				388,092.00	0.00
Account No.							
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-5016		J					
		2000-2007 Federal Income Tax 113 Grasmere Lane Bala Cynwyd, PA					
		Value \$ 620,000.00				Unknown	Unknown
Account No.							
Lower Merion Township 75 E. Lancaster Avenue Ardmore, PA 19003		J					
		2008-2014 Municipal Liens 113 Grasmere Lane Bala Cynwyd, PA					
		Value \$ 620,000.00				Unknown	Unknown
Account No.							
PA Department of Revenue Bureau of Compliance Bankruptcy Division PO Box 28046 Harrisburg, PA 17128-0946		J					
		2006-2009 Personal Income Tax 113 Grasmere Lane Bala Cynwyd, PA					
		Value \$ 620,000.00				Unknown	Unknown
Subtotal (Total of this page)						388,092.00	0.00
Total (Report on Summary of Schedules)						388,092.00	0.00

0 continuation sheets attached